

Information to identify the case:

Debtor 1	<u>George F Litty</u>	Social Security number or ITIN	xxx-xx-5802
	First Name Middle Name Last Name	EIN	81-3085345
Debtor 2	<u>Maryann Litty</u>	Social Security number or ITIN	xxx-xx-8430
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-24070-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

George F Litty
dba Out of The Attic

Maryann Litty

9/15/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
George F Litty
Maryann Litty
Debtors

Case No. 19-24070-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Sep 15, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ George F Litty, Maryann Litty, 2 Altair Court, Turnersville, NJ 08012-2406
518370524	+ Quicken Loans Inc., KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518394095	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
518398518	+ TD Bank,N.A., c/o Janelly Landa, Esq., 30 Montgomery Street, Suite 1205, Jersey City NJ 07302-3835

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 15 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 15 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518361955	EDI: BANKAMER.COM	Sep 16 2022 00:38:00	Bank of America, P.O. Box 982234, El Paso, TX 79998-2234
518451169	+ EDI: BANKAMER2.COM	Sep 16 2022 00:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518361956	EDI: WFNNB.COM	Sep 16 2022 00:38:00	Boscovs, P.O. Box 183003, Columbus, OH 43218-3003
518361957	EDI: CAPITALONE.COM	Sep 16 2022 00:38:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518406484	+ EDI: AIS.COM	Sep 16 2022 00:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518458320	Email/PDF: bncnotices@becket-lee.com	Sep 15 2022 20:46:31	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518361959	EDI: CITICORP.COM	Sep 16 2022 00:38:00	Citi Bank, P.O. Box 6004, Sioux Falls, SD 57117-6004
518472507	EDI: CITICORP.COM	Sep 16 2022 00:38:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518361960	+ EDI: CITICORP.COM	Sep 16 2022 00:38:00	Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
518361958	EDI: JPMORGANCHASE	Sep 16 2022 00:38:00	Chase Slate, P.O. Box 15298, Wilmington, DE 19850-5298
518387554	+ Email/Text: RASEBN@raslg.com	Sep 15 2022 20:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518361961	Email/Text: PBNCNotifications@peritusservices.com	Sep 15 2022 20:41:00	Kohl's, P.O. Box 3043, Milwaukee, WI

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518463817	Email/PDF: resurgentbknotifications@resurgent.com	Sep 15 2022 20:46:33	53201-3043 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518361962	EDI: RMSC.COM	Sep 16 2022 00:38:00	Lowes/Synchrony Bank, P.O. Box 965060, Orlando, FL 32896-5060
518478038	EDI: PRA.COM	Sep 16 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518468849	EDI: Q3G.COM	Sep 16 2022 00:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518361963	Email/Text: bankruptcyteam@quickenloans.com	Sep 15 2022 20:42:00	Quicken Loans, P.O. Box 442359, Detroit, MI 48244-2359
518387780	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 15 2022 20:42:00	Quicken Loans Inc., 635 Woodward Ave., Detroit, MI 48226-3408
518361964	EDI: CITICORP.COM	Sep 16 2022 00:38:00	Sears, PO Box 6282, Sioux Falls, SD 57117-6282
518362685	+ EDI: RMSC.COM	Sep 16 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518361965	EDI: TDBANKNORTH.COM	Sep 16 2022 00:38:00	TD Bank, P.O. Box 84037, Columbus, GA 31908-4037

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com

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Timothy K. McHugh

on behalf of Debtor George F Litty TKMlaw@comcast.net tkmlaw.carol@gmail.com;r42477@notify.bestcase.com

Timothy K. McHugh

on behalf of Joint Debtor Maryann Litty TKMlaw@comcast.net tkmlaw.carol@gmail.com;r42477@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7